**Credit Wise Capital Private Limited**
**(CIN: U65999MH2018PTC306086)**
**C 46048, 4th Floor, Paragon Centre Pandurang Budhkar Marg, Worli, Mumbai City, Mumbai, Maharashtra, India, 400013**

**Statement of Standalone Unaudited Financial Results for the Quarter ended June 30, 2026**

*(Rupees in millions unless otherwise stated)*

| Particulars | Quarter Ended | | | Year Ended |
|---|---|---|---|---|
| | 30-06-2026 | 31-03-2026 | 30-06-2025 | 31-03-2026 |
| | Unaudited | Audited | Unaudited | Audited |
| **Revenue from operations** | | | | |
| Interest income | 346.13 | 331.95 | 243.96 | 1,153.33 |
| Commission and fees income | 45.44 | 54.95 | 47.22 | 192.21 |
| Net gain on fair value changes | 0.03 | - | -0.00 | 0.05 |
| Sale of Services | - | - | - | - |
| Net gain on derecognition of loans | 11.70 | - | - | - |
| **Total revenue from operations** | **403.30** | **386.90** | **291.18** | **1,345.59** |
| Other income | 3.48 | 9.89 | 4.58 | 36.27 |
| **Total income** | **406.78** | **396.79** | **295.76** | **1,381.85** |
| **Expenses** | | | | |
| Finance cost | 155.36 | 143.52 | 87.52 | 465.92 |
| Net loss on fair value changes | - | 3.61 | - | - |
| Net loss on derecognition of loans | - | - | - | - |
| Impairment on financial instruments | 37.20 | 51.47 | 61.69 | 229.18 |
| Employee benefit expenses | 101.14 | 90.44 | 53.38 | 327.23 |
| Depreciation and amortization expense | 2.48 | 2.67 | 3.81 | 11.86 |
| Other expenses | 91.04 | 88.65 | 84.01 | 327.26 |
| **Total expenses** | **387.21** | **380.36** | **290.42** | **1,361.45** |
| **Profit before tax** | **19.57** | **16.43** | **5.34** | **20.40** |
| **Tax expense:** | | | | |
| Current tax | 5.55 | -3.94 | 3.82 | 6.09 |
| Deferred tax | -2.21 | 0.42 | -3.01 | -8.61 |
| **Income tax expense** | **3.34** | **-3.52** | **0.81** | **-2.52** |
| **Profit for the year (A)** | **16.23** | **19.95** | **4.53** | **22.92** |
| **Other comprehensive Income** | | | | |
| Items that will not be reclassified subsequently to profit or loss | | | | |
| Re-measurement gains/(losses) on defined benefit plans | - | 0.82 | - | 0.82 |
| Income tax effect | - | -0.21 | - | -0.21 |
| Items that will be reclassified subsequently to profit or loss | | | | |
| Fair value gain on loan portfolio | - | - | - | - |
| Income tax effect | - | - | - | - |
| **Other comprehensive income (B)** | - | **0.61** | - | **0.61** |
| **Total comprehensive income for the year (A+B)** | **16.23** | **20.56** | **4.53** | **23.53** |
| **Earnings per equity share** | | | | |
| Computed on the basis of total profit for the period | | | | |
| Basic* | 0.20 | 0.25 | 0.06 | 0.29 |
| Diluted* | 0.18 | 0.22 | 0.05 | 0.26 |
| Nominal value | 10.00 | 10.00 | 10.00 | 10.00 |

**Basic and Diluted EPS for the Quarter ended June 30, 2026, March 31, 2026 and June 30, 2025 are not annualised.*

**For S M L AND CO LLP**
**(Formerly Shaparia Mehta & Associates LLP)**
**CHARTERED ACCOUNTANTS**
**(FRN No: 112350W/ W-100051)**

Sanjiv Mehta
Partner
Membership No. 034950

Place: Mumbai
**Date: 11-08-2026**

S M L AND CO LLP
MUMBAI
CHARTERED ACCOUNTANTS

**For and on Behalf of the Board of Directors of**
**Credit Wise Capital Private Limited**

**Aalesh Avlani**
Director
DIN: 08570278

**Gurpreet Singh Sodhi**
Director
DIN: 09791527

Place: Mumbai
**Date: 11-08-2026**

**Credit Wise Capital Private Limited**
**(CIN: U65999MH2018PTC306086)**
**C 46-48, 4th Floor, Paragon Centre Panurang Buhkar Marg, Worli, Mumbai City, Mumbai, Maharashtra, India, 400013**

**Notes to the unaudited financial results:**

1. The unaudited financial results of Credit Wise Capital Private Limited (the 'Company') for the quarter ended June 30, 2026 have been prepared in accordance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'Listing Regulations, 2015') and the Accounting Standards specified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and the relevant provisions of the Companies Act, 2013, as applicable.

2. The above results have been reviewed and approved by the Board of Directors at their meeting held on August 11, 2026, in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The above results for the quarter ended June 30, 2026 have been reviewed by the Statutory Auditors of the Company.

3. The figures for the quarter ended March 31, 2026 are the balancing figures between the audited figures for the financial year ended March 31, 2026 and the reviewed year-to-date figures up to the quarter ended December 31, 2025. The figures for the quarter ended June 30, 2025 are the balancing figures between the audited figures for the financial year ended March 31, 2026, the figures for the quarter ended September 30, 2025, and the reviewed figures for the quarter ended December 31, 2025 and March 31, 2026, both of which were subjected to limited review by the Statutory Auditors of the Company.

4. The Company operates in a single reportable segment i.e. lending to borrowers, having similar risks and returns for the purpose of Ind AS 108 on 'Operating Segments'. The Company operates in a single geographic segment i.e. domestic.

5. Pursuant to the provisions of Sections 42 and 71 of the Companies Act, 2013 read with the Companies (Share Capital and Debentures) Rules, 2014 and the Companies (Prospectus and Allotment of Securities) Rules, 2014, and any other relevant provisions of the Companies Act, 2013 (as amended from time to time) and in accordance with any other applicable laws, regulations, Depositories Act, 1996, to the extent applicable to unlisted dematerialized securities, pursuant to the Memorandum of Association and Articles of Association of the Company, the guidelines issued by the Reserve Bank of India regarding private placement, and any other law in force, during the quarter under review, the Company had allotted Listed Secured Redeemable Non-Convertible Debentures (NCDs) on private placement basis as follows:

| ISINs | Allotment Date | No. of Debentures | Nominal Amount | Total Amount |
|---|---|---|---|---|
| INE0LN107071 | 24-04-2026 | 50,000 | 10,000 | 50,00,00,000 |
| INE0LN107089 | 18-06-2026 | 30,000 | 10,000 | 30,00,00,000 |

6. In terms of the requirement as per RBI notification no. RBI/DOR/2025-26/356 DOR.STR.REC.No.275/21.04.048/2025-26 dated November 28, 2025, Non-Banking Financial Companies (NBFCs) are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and income recognition, Asset classification and Provisioning (IRACP) norms (including provision on standard asset). The impairment allowances under Ind AS 109 made by company exceeds the total provision required under IRACP (including standard asset provisioning), as at June 30, 2026 and accordingly, no amount is required to be transferred to impairment reserve.

7. The Company has developed estimates for the purpose of determination of the provision for impairment of financial assets. As at June 30, 2026, the Company holds an aggregate provision of ₹112.09 millions. The Company will closely monitor any material changes to future economic conditions and update its assessment.

8. Details of loans transferred/acquired, as per Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 are given below:

(i) Details of loans not in default transferred through assignment:

*(₹ in millions unless otherwise stated)*

| Particulars | For the Quarter ended June 30, 2026 |
|---|---|
| Number of loan accounts assigned | 4,516 |
| Aggregate amount of loans assigned | 221 |
| Sales consideration received | 198.48 |
| Weighted average residual tenor of the loans assigned (in months) | 18.88 |
| Weighted average holding period (in months) | 11.78 |
| Retention of beneficial economic interest by the originator | 10% |
| Tangible security cover | Not Applicable |
| Rating-wise distribution of rated loans | Not Applicable |

(ii) Details of loans not in default acquired through assignment:

| Particulars | For the Quarter ended June 30, 2026 |
|---|---|
| Number of loan accounts acquired | Nil |
| Aggregate amount of loans acquired | Nil |
| Sales consideration paid | Nil |
| Weighted average residual tenor of the loans acquired (in months) | Nil |
| Weighted average holding period (in months) | Nil |
| Retention of beneficial economic interest by the originator | Nil |
| Tangible security cover | Nil |
| Rating-wise distribution of rated loans | Not Applicable |

(iii) (a) Details of stressed loans transferred during the quarter ended June 30, 2026:

| Particulars | To ARC | | | | To permitted transferees |
|---|---|---|---|---|---|
| | NPA | SMA | Write Off | Total | |
| Number of loan accounts | Nil | Nil | Nil | Nil | Nil |
| Aggregate principal outstanding of loans transferred (₹ in millions) | Nil | Nil | Nil | Nil | Nil |
| Weighted average residual tenor of the loans transferred (in months) | Nil | Nil | Nil | Nil | Nil |
| Net book value of loans transferred at the time of transfer (₹ in millions) | Nil | Nil | Nil | Nil | Nil |
| Aggregate consideration (₹ in millions) | Nil | | | | Nil |
| Additional consideration realized in respect of accounts transferred in earlier years | Nil | Nil | Nil | Nil | Nil |

S M AND CO LLP * CHARTERED ACCOUNTANTS * MUMBAI

Credit Wise Capital Pvt. Ltd.

Credit Wise Capital Pvt. Ltd.

(b) Security Receipts (SRs) held and recovery ratings assigned to SRs by the credit rating agency as at June 30, 2026:

| Particulars | Recovery ratings scale | Implied recovery | As at June 30, 2026 |
|---|---|---|---|
| Number of SRs held of Retco 8 Trust | NA | NA | 45,863.00 |
| Amount of SRs held of Retco 8 Trust (₹ in millions) | NA | NA | 45.86 |

9. Analytical ratios/disclosures required under Regulation 52(4) of the Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended:

| Particulars | For quarter ended June 30, 2026 |
|---|---|
| (1) Debt-equity ratio* | 3.23 |
| (2) Debt service coverage ratio | Not Applicable |
| (3) Interest service coverage ratio | Not Applicable |
| (4) Outstanding redeemable preference shares (quantity and value) | |
| -Quantity | Not Applicable |
| -Value | Not Applicable |
| (5) Capital Redemption Reserve (₹ in millions) | - |
| (6) Debenture Redemption Reserve (₹ in millions) | - |
| (7) Net worth (₹ in millions) | 1,818.11 |
| (8) Net profit after tax (₹ in millions) | 16.23 |
| (9) Earnings per share | |
| -Basic | 0.20 |
| -Diluted | 0.18 |
| (10) Current ratio | Not Applicable |
| (11) Long term debt to working capital | Not Applicable |
| (12) Bad debts to account receivable ratio | Not Applicable |
| (13) Current liability ratio | Not Applicable |
| (14) Total debts to total assets # | 0.75 |
| (15) Debtors turnover | Not Applicable |
| (16) Inventory turnover | Not Applicable |
| (17) Operating margin (%) | Not Applicable |
| (18) Net profit margin (%) ## | 4.02% |
| (19) Sector specific equivalent ratios, as applicable: | |
| (a) Capital Adequacy Ratio (%) @ | 23.16% |
| (b) Gross Non-Performing Assets (GNPA) Ratio (%) @@ | 3.18% |
| (c) Net Non-Performing Assets (NNPA) Ratio (%) @@@ | 2.50% |
| (d) Provision Coverage ratio (NPA) (%) & | 22.00% |

**Notes :**

* Debt-equity ratio = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities)/Networth.
# Total debts to total assets = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities)/total assets
## Net profit/(loss) margin = Net profit/(loss) after tax/ total income.
@ Capital Adequacy Ratio (%) computed as per the RBI guidelines
@@ Gross Stage III (%) = Gross Stage III Loans/Gross Total Loans. Stage -III loans has been determined as per Ind As 109
@@@ Net Stage III = (Gross Stage III Loans - Imapirment loss allowance for Stage III)/(Gross Total Loans - Impairment loss allowance for Stage III)
& Provision coverage = Total Impairment loss allowance for Stage III/ Gross Stage III Loans

10. As per Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, debentures are secured by exclusive first charge on receivables of the Company by way of hypothecation to the extent of **1.12** times of the amount outstanding.

11. The figures for the previous periods/year have been regrouped/rearranged wherever necessary to conform to current year presentation.

12. The above financial results are available on the stock exchange website (www.bseindia.com) and the website of the Company (www.creditwisecapital.com).

**For S M LAND CO LLP (Formerly Shaparia Mehta & Associates LLP)**
**CHARTERED ACCOUNTANTS**
**(FRN No: 112350W/ W-100051)**

**Sanjiv Mehta**
Partner
Membership No. 034950

S M LAND CO LLP
MUMBAI
CHARTERED ACCOUNTANTS

Place: Mumbai
**Date: 11-08-2026**

**For and on Behalf of the Board of Directors of**
**Credit Wise Capital Private Limited**

**Aalesh Avlani**
Director
DIN: 08570278

**Gurpreet Singh Sodhi**
Director
DIN 09791527

Annexure A

**Credit Wise Capital Private Limited**
**(CIN: U65999MH2018PTC306086)**

Rs. In Lakhs

**Security Cover Certificate as per Regulation 54(3) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 as at June 30, 2026**

| Column A | Column B | Column C (i) | Column D (ii) | Colum n E (iii) | Column F (iv) | Column G (v) | Column H (vi) | Column I (vii) | Column J | Column K | Column L | Column M | Column N | Column O |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Exclusive Charge | Exclusive Charge | Pari- Passu Charge | PariPassu Charge | Pari- Passu Charge | | Elimination (amount in negative) | | Relate d to only those items covered by t his certificate | | | | |
| Particulars | Description of asset for which this certificate relate | Debt for which this certificate being issued | Other Secured Debt | Debt for which this certificate being issued | Assets shared by Paripassu debt holder (includes debt for which this certificate is issued & other debt with paripassu charge) | Other assets on which there is pari- Passu charge (excluding items covered in column F) | Assets not offered as Security | debt amount considered more than once (due to exclusive plus, paripassu charge) | (Total C to H) | Market Value for Assets charged on Exclusive basis | Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA,market value is not applicable) | Market Value for Pari-passu charge Assets viii | Carrying value/book value for paripassu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA,market value is not applicable) | Total Value(=K+L+M+N) |
| | | | | | | | | | | | | Relating to Column F | | |
| | | Book Value | Book Value | Yes/ No | Book Value | Book Value | | | | | | | | |
| ASSETS | | | | | | | | | | | | | | |
| Property, Plant and Equipment | | | | | | | 29 03 | | 29.03 | | | | | |
| Capital Work-in | | | | | | | - | | - | | | | | |
| Right of Use Assets | | | | | | | 18 58 | | 18.58 | | | | | |
| Goodwill | | | | | | | | | - | | | | | |
| Intangible Assets | | | | | | | 135 56 | | 135.56 | | | | | |
| Intangible Assets under Development | | | | | | | 928 99 | | 928.99 | | | | | |
| Investments | | | 365 14 | | | | 1,880 31 | | 2,245.46 | | | | | |
| Loans | | 13,822 08 | 43,978 69 | | | | 6,931 72 | | 64,732.49 | | *13,822 08 | | | 13,822.08 |
| Inventories | | | | | | | | | - | | | | | |
| Trade Receivables | | | | | | | - | | - | | | | | |
| Cash and Cash Equivalents | | | | | | | 2,915 42 | | 2,915.42 | | | | | |

S M LAND CO LLP CHARTERED ACCOUNTANTS MUMBAI

| Particulars | Description of asset for which this certificate relate | Exclusive Charge | Exclusive Charge | Pari- Passu Charge | PariPassu Charge | Pari- Passu Charge | Assets not offered as Security | Elimination (amount in negative) | (Total C to H) | Relate d to only those items covered by t his certificate | | | | Total Value(=K+L+M+N) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Debt for which this certificate being issued | Other Secured Debt | Debt for which this certificate being issued | Assets shared by Paripassu debt holder (includes debt for which this certificate is issued & other debt with paripassu charge) | Other assets on which there is pari- Passu charge (excluding items covered in column F) | | debt amount considered more than once (due to exclusive plus, paripassu charge) | | Market Value for Assets charged on Exclusive basis | Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA,market value is not applicable) | Market Value for Pari- passu charge Assets viii | Carrying value/book value for paripassu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA,market value is not applicable) | |
| | | | | | | | | | | | Relating to Column F | | | |
| Bank Balances other than Cash and Cash Equivalents | | | 1,573.18 | | | | 821.00 | | 2,394.18 | | | | | |
| Others | | | | | | | 4,729.12 | | 4,729.12 | | | | | |
| **Total** | | **13,822.08** | **45,917.02** | - | - | - | **18,389.75** | - | **78,128.84** | | **13,822.08** | | | **13,822.08** |
| | | | | | | | | | | | | | | |
| LIABILITIE S | | | | | | | | | | | | | | |
| Debt securities to which this certificate pertains | | 12,450.00 | 4,925.00 | | | | 149.22 | | **17,524.22** | | #12,450.00 | | | **12,450.00** |
| Other debt sharing paripassu charge with above debt | | | | | | | | | - | | | | | |
| Other Debt | | | | | | | | | - | | | | | |
| Subordinated debt | | not to be filled | | | | | 3,297.00 | | **3,297.00** | | | | | |
| Borrowings | | | 14,721.29 | | | | 2,000.00 | | **16,721.29** | | | | | |
| Bank | | | 18,017.01 | | | | | | **18,017.01** | | | | | |
| Debt Securities (securitisation) | | | 3,161.96 | | | | | | **3,161.96** | | | | | |
| Others | | | | | | | | | - | | | | | |
| Trade payables | | | | | | | 161.26 | | **161.26** | | | | | |
| Lease Liabilities | | | | | | | | | - | | | | | |
| Provisions | | | | | | | 88.15 | | **88.15** | | | | | |
| Others | | | | | | | 976.82 | | **976.82** | | | | | |
| **Total** | | **12,450.00** | **40,825.26** | - | - | - | **6,672.45** | - | **59,947.71** | | **12,450.00** | | | **12,450.00** |
| **Cover on Book Value** | | **112.13%** | | | | | | | | | | | | **111.02%** |
| **Cover on Market Value** | | | | | | | | | | | | | | |
| | | **Exclusive Security Cover Ratio** | **112.13%** | | **Pari- Passu Security Cover Ratio** | N/A | | | | | | | | |

Aalandla
'Mhadha

| Particulars | Description of asset for which this certificate relate | Exclusive Charge | Exclusive Charge | Pari- Passu Charge | PariPassu Charge | Pari- Passu Charge | Assets not offered as Security | Elimination (amount in negative) | (Total C to H) | Relate d to only those items covered by t his certificate | | | | Total Value(=K+L+M+N) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Debt for which this certificate being issued | Other Secured Debt | Debt for which this certificate being issued | Assets shared by Paripassu debt holder (includes debt for which this certificate is issued & other debt with paripassu charge) | Other assets on which there is pari- Passu charge (excluding items covered in column F) | | debt amount considered more than once (due to exclusive plus, paripassu charge) | | Market Value for Assets charged on Exclusive basis | Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA,market value is not applicable) | Market Value for Pari-passu charge Assets viii | Carrying value/book value for paripassu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA,market value is not applicable) | |
| | | | | | | | | | | | | Relating to Column F | | |

Note:

1. The enclosed figures are based on IND AS Result for the quarter ended 30th June 2026.
2. The Company availed borrowings of INR 25 crores 30th June 2026, the corresponding receivables have not yet been allocated within 60 days from the respective dates of disbursement.

*Loan (Advance) by its existing nature is not tradeable instrument and hence are valued as per carrying value/book value.

# Listed NCDs are valued at cost method not at market value, hence are valued as per carring value/ book value.

For S M L CO LLP (Formerly Shaparia Mehta & Associates LLP)
Chartered Accountants
(FRN No: 112350W/ W-100051

Sanjiv Mehta
Partner
Membership No. 034950

Place: Mumbai
Date: 11-08-2026

For and on Behalf of the Board of Directors of
Credit Wise Capital Private Limited

Aalesh Avlani
Director
DIN: 08570278

Gurpreet Singh Sodhi
Director
DIN: 09791527

Place: Mumbai
Date: 11-08-2026